TOWN OF BREWSTER Housing Production Plan

JUNE 16, 2022





INTRODUCTIONS





- Jillian Douglass
- Lisa Forhan
- Vanessa Greene
- Ralph Marotti

- Diane Pansire
- Sarah Robinson
- Steve Seaver

Staff Contacts

- Jill Scalise, Housing Coordinator
- Donna Kalinick, Assistant Town Administrator



Barrett Planning Group

- Judi Barrett, Principal
- Alexis Lanzillotta, Project Lead

PROJECT TIMELINE

		February 2022	March 2022	April 2022	May 2022	June 2022
Mobilization	Kickoff Meeting	02/10				
	Small Group Interviews	03/01-03/18				
Housing Needs Assessment	Online Survey		03/10-04/08			
	Draft Needs Assessment Key Findings			04/28		
	Community Meeting			04/28		
Goals & Strategies	Draft Goals & Strategies				05/16	
	Focus Groups				05/19-05/20	
	Draft HPP to Town					Week of 06/06
	Initial Meeting with Planning Board & Select Board					06/06
Final Steps	Community Meeting					06/16
	Comment Period					Through 06/30
	Public Hearing with Planning Board & Select Board					07/11



AGENDA

- Project Overview
- Needs Assessment Highlights
- Barriers to Housing Development
- Goals & Strategies

PROJECT OVERVIEW

BREWSTER HOUSING PRODUCTION PLAN 2022 UPDATE







COMPONENTS OF A HOUSING PRODUCTION PLAN

760 CMR 56.03(4)

Housing Needs Assessment

- Demographics
- Projection of future population and housing needs
- Housing stock
- Development constraints & plans to mitigate
- Infrastructure capacity

Housing Goals

- Mix of housing types feasible within market and affordable to a range of income levels
- Numerical housing production goals

Implementation Strategies

- Proposed zoning or policy changes
- Site identification for housing
- Desired characteristics of development
- Regional partnerships

WHERE IS OUR DATA FROM?

- ✓ American Community Survey (ACS) 5-year estimates, 2016-2020
- ✓ Census 2020 (limited)
- ✓ Comprehensive Housing Affordability Strategy (CHAS) data, 2014-2018
- ✓ Other official federal/state data sources

- ✓ MassGIS
- ✓ Assessor's Records
- ✓ Real estate transactions
- ✓ Interviews with housing-related Town boards/committees
- ✓ Public survey
- ✓ And more!



Note: References to "Lower Cape" in this plan refer to Brewster, Harwich, Chatham, and Orleans.

NEEDS ASSESSMENT HIGHLIGHTS

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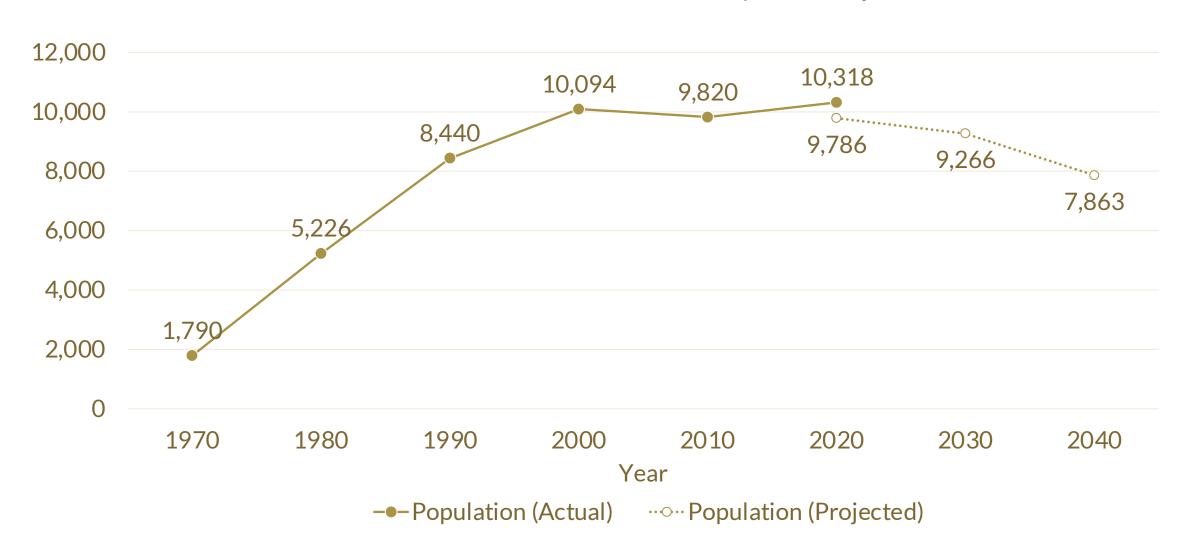
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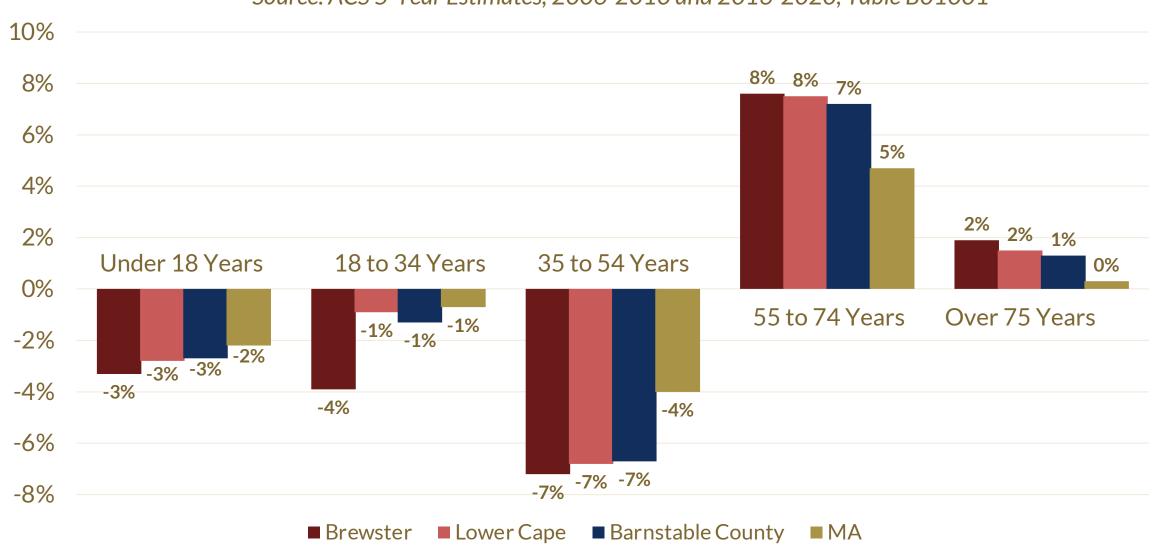
Total Population: Past Trends and Future Projections

Sources: US Decennial Census, 1970-2020, MassDOT Population Projections, 2018



Percent Change in Population by Age, 2010-2020

Source: ACS 5-Year Estimates, 2006-2010 and 2016-2020, Table B01001



Population and Household Counts, 2010-2020

	Brewster		Lower	Cape	County	
	2010	2020	2010	2020	2010	2020
Total Population	9,828	10,318	34,078	36,659	215,887	228,996
Total Households	4,386	4,771	16,040	17,394	95,755	103,368
Ratio of Pop to Household	2.24	2.16	2.12	2.11	2.25	2.22

Source: US Decennial Census, 2010 and 2020



Brewster Household Types, 2010-2020

	2010		2020		Difference
	Number	Percent	Number	Percent	Percent
Family Households	2,851	64.0%	2,812	62.3%	-1.7%
With Children Under 18	938	21.1%	849	18.8%	-2.3%
With No Children Under 18	1,913	43.0%	1,963	43.5%	0.5%
Nonfamily Households	1,602	36.0%	1,703	37.7%	1.7%
Householder Living Alone	1,201	27.0%	1,428	31.6%	4.6%
Householder Not Living Alone	401	9.0%	275	6.1%	-2.9%
Total Households	4,453	100.0%	4,515	100.0%	

Source: ACS 5-Year Estimates, 2006-2010 and 2016-2020

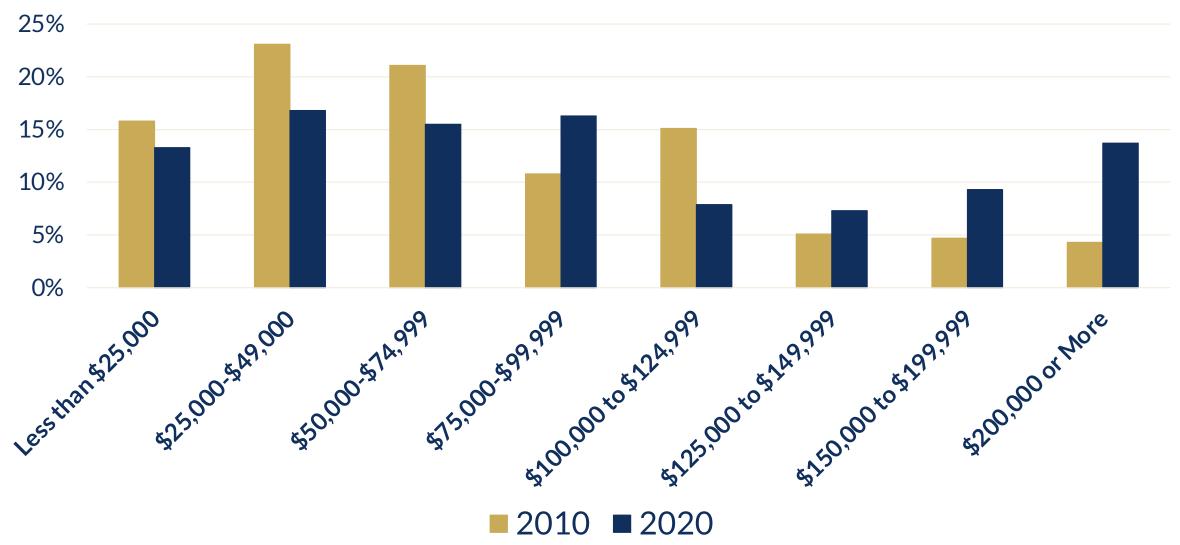
Low-to-Moderate Income (LMI) Households by Household Type

HUD-Defined Household Types	Total Households	LMI Households	% LMI Households
Elderly family (2 persons, with either or both age 62 or over)	1205	385	32.0%
Elderly non-family	870	530	60.9%
Large family (5 or more persons)	215	30	14.0%
Small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	1425	250	17.5%
Other (non-elderly non-family)	575	280	48.7%

Source: Detailed CHAS Tables, 2014-2018, Table 7

Household Income for Brewster Households, 2010-2020

Source: ACS 5-Year Estimates, 2006-2010 and 2016-2020



MEDIAN FAMILY INCOME TRENDS FOR REGION

HUD Area Median Family Income (HAMFI) for Barnstable County Metropolitan
Statistical Area



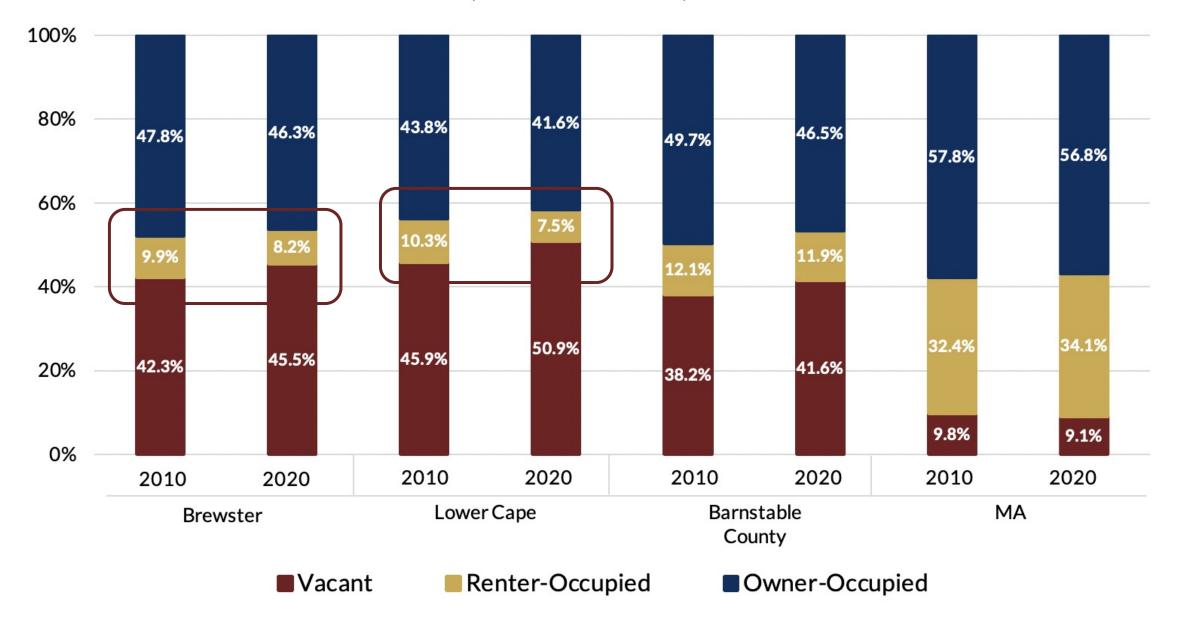


FY 2022				Househ	old Size			
Income Limits	1	2	3	4	5	6	7	8
Moderate Income (120%)	\$ 91,350	\$ 104,400	\$ 117,450	\$ 130,425	\$ 140,925	\$ 151,350	\$ 161,775	\$ 172,200
Median Income (100%)	\$ 76,125	\$ 87,000	\$ 97875	\$ 108,688	\$ 117,438	\$ 126,125	\$ 134,813	\$ 143,500
Low Income (80%)	\$ 60,900	\$ 69,600	\$ 78,300	\$ 86,950	\$ 93,950	\$ 100,900	\$ 107,850	\$ 114,800
Very Low Income (50%)	\$ 38,050	\$ 43,500	\$ 48,950	\$ 54,350	\$ 58,700	\$ 63,050	\$ 67,400	\$ 71,750
Extremely Low Income (30%)	\$ 22,850	\$ 26,100	\$ 29,350	\$ 32,600	\$ 35,250	\$ 37,850	\$ 41,910	\$ 46,630

FY 2020			Househ	old Size			Household Examples					
Income Limits	1	2	3	4	5	6	(2 examples per category)					
Moderate Income	\$ 81,225	\$ 92,775	\$ 104,400	\$ 115,950	\$ 125,250	\$ 134,550	• Computer systems designer (\$124,488) and a stay-at-home parent with 3 children					
(120%)	Ψ Ο 1,223	81,223 \$ 72,773 \$ 104,400 \$ 113,730 \$ 123,230 \$ 134,3	ψ 10 -1 ,550	A single dental hygienist (\$71,968)								
Median Income		\$ 77.313	\$ 87.000	\$ 96,625 \$1	\$ 104.375	\$ 112,125	 A construction worker (\$62,140) and masonry contractor (\$31,460) with 2 children 					
(100%)								,,	, ,	·	 A plumber (\$66,092) and personal care assistant (\$16,484) with 1 child 	
Low	\$ 54,150	\$ 61,850	\$ 69,600	\$ 77,300	\$ 83,500	\$ 89,700	 An auto repair technician (\$33,488) and restaurant server (\$28,236) 					
Income (80%)	\$ 54,150	φ O1,O3O	ψ 07,000	\$ 07,000	\$ 07,000	\$ 07,000	\$ 07,000	Ψ 77,500	\$ 63,300 \$ 69,700	φ 63,300	φ 0 7,7 0 0	 An architectural assistant (\$56,472) and retail worker (\$26,936) with 3 children
Very Low	¢ 22.050	¢ 20 450	¢ 42 500	\$ 48,300	\$ 52,200	¢ 54 050	• A single home health aide (\$28,340)					
Income (50%)	\$ 33,850	\$ 38,650	\$ 43,500	φ 40,300	\$ 32,200	00 \$ 56,050	 A social worker (\$43,368) and stay-at- home parent with 1 child 					
Extremely	¢ 20 200	¢ 22 202	¢ 07 400	¢ 20 000	¢ 24 252	¢ 25 4 / 2	• A florist (\$23,608) with 2 children					
Low Income (30%)	\$ 20,300 \$ 23,200 \$ 26,100 \$ 29,000 \$ 31,350 \$ 35,16		\$ 35,16U	 An office supply store worker (\$21,320) with 1 child 								

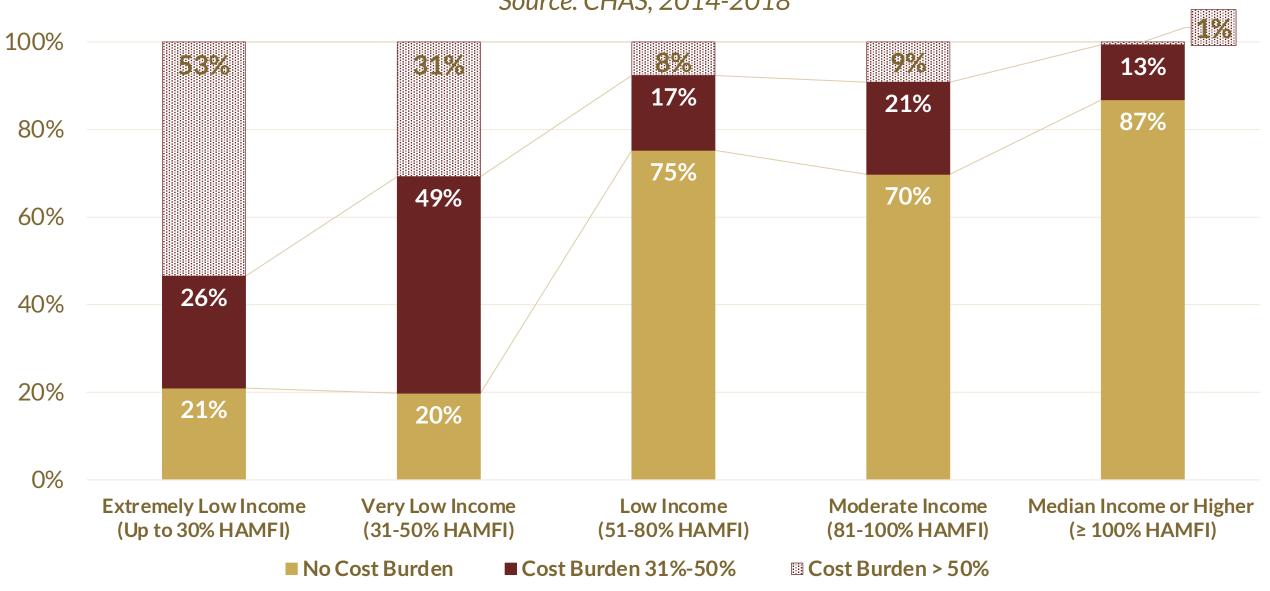
Housing Occupancy and Tenure

Source: ACS 5-Year Estimates, 2006-2010 and 2016-2020, Tables B25002 and B25003



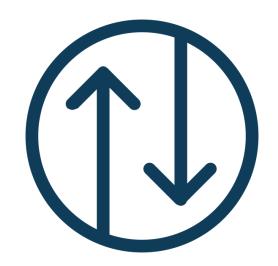
Housing Cost Burden by Income Level - All Households

Source: CHAS, 2014-2018



HOUSING MISMATCH: OWNERS

- An estimated 29% of homeowner households in Brewster are housing cost burdened — that is, they pay more than 30% of income toward housing. (CHAS 2018)
- Households earning the HUD-defined Area Median Family Income (HAMFI) likely could not currently afford to purchase a single-family home in Brewster.



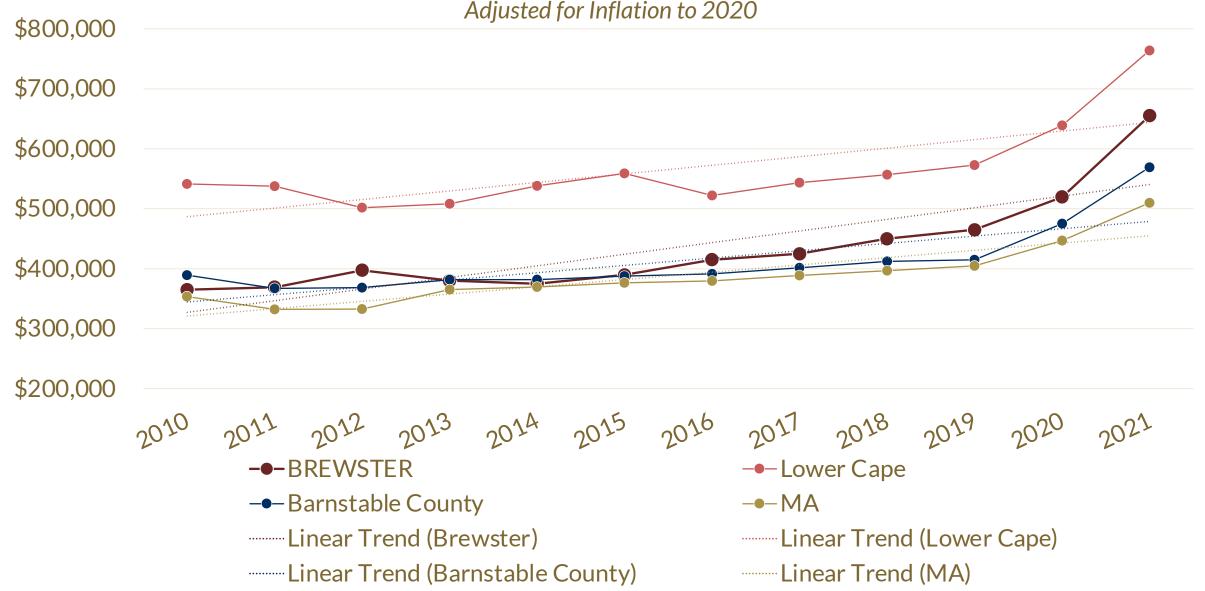
Maximum Single-Family Home Affordability Based on Median Family Income

2022 Brewster SF Median Sales Price*	, , , , , , , , , , , , , , , , , , , ,	Affordability Gap
\$710,000	\$420,579	-\$289,421

*Source: Banker & Tradesmen **Source: HAMFI, 2022 (HUD)

Median Single Family Sales Prices for Brewster and Comparison Geographies, 2010–2021

Source: Banker & Tradesman via The Warren Group Adjusted for Inflation to 2020



HOUSING MISMATCH: RENTERS

- An estimated 41% of renter households in Brewster are housing cost burdened. (CHAS 2018)
- A household renting a 2-bedroom unit at the FMR should have a household income of approximately \$75,000.
- The estimated median household income of renter households in Brewster is \$35,000. (ACS 2020).





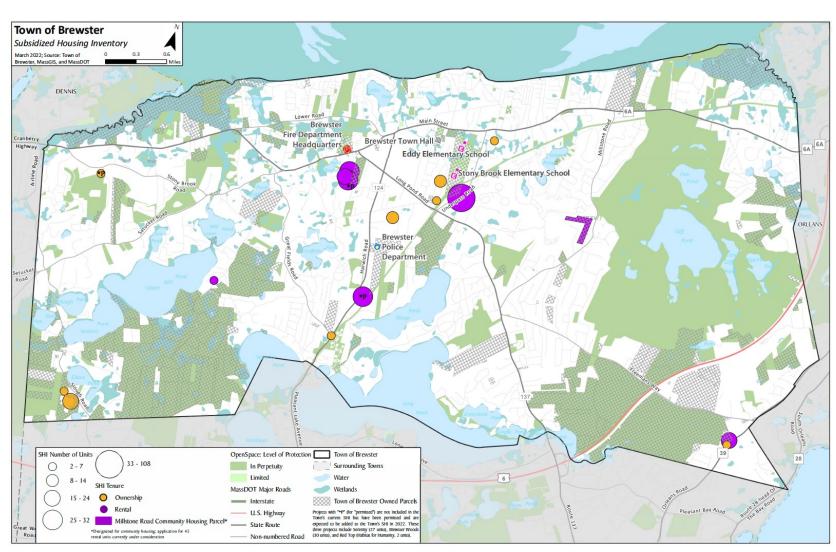
2022 Fair Market Rent, Brewster MSA

Bedrooms	Monthly Rent
1 br	\$1,428
2 br	\$1,879
3 br	\$2,323
4 br	\$2,548

Source: 2022 Fair Market Rent for Barnstable Metropolitan Statistical Area (MSA), HUD

2017 TO 2022 HPP: SUBSIDIZED HOUSING INVENTORY

- > 2017: 250 SHI Units (5.21%)
- 2022: 268 SHI Units (5.58%), with an additional 59 SHIeligible units across 3 projects expected to be added to the SHI in 2022
- An estimated 34% of Brewster households have incomes at or below 80% AMI.



Units in Structure

	Brewster	Lower Cape	Barnstable County	Massachusetts
Single Family, Detached	75.4%	84.9%	81.6%	52.1%
Single Family, Attached	11.1%	5.2%	5.1%	5.5%
2 Units	1.8%	1.7%	2.3%	9.7%
3 or 4 Units	3.4%	2.5%	3.6%	10.7%
5 to 9 Units	4.1%	2.8%	2.8%	5.8%
10 to 19 Units	2.0%	1.0%	1.4%	4.3%
20 to 49 Units	1.4%	1.4%	1.5%	4.4%
50 or More Units	0.8%	0.4%	1.2%	6.9%
Other	0.0%	0.1%	0.5%	0.8%

Source: ACS 5-Year Estimates, 2016-2020, Table B25024, Units in Structure

QUESTIONS?







BARRIERS ANALYSIS

BREWSTER HOUSING PRODUCTION PLAN 2022 UPDATE







GENERAL BARRIERS & CONSIDERATIONS

Environmental Considerations





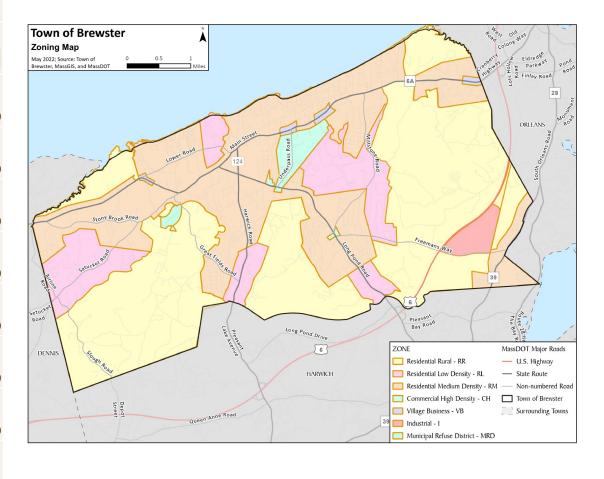
Socio-Political Considerations





REGULATORY CONSIDERATIONS

Brewster Zoning Districts				
	% by Parcel	% Zoned		
СН	2.5%	1.8%		
I	0.1%	1.5%		
MRD	0.0%	0.3%		
RL	7.0%	12.8%		
RM	33.1%	34.6%		
RR	53.3%	48.4%		
VB	4.0%	0.6%		
TOTAL	100.0%	100.0%		



REGULATORY CONSIDERATIONS

District	Use
RR	Any permitted structure or principal use
RL	Any permitted structure or principal use
RM	Any permitted structure or principal use

Lot Frontage	Front	Yards Side	Rear
(feet)	(feet)	(feet)	(feet)
200	40	25	25
150	40	25	25
130	10	23	23
150	40	25	25



REGULATORY CONSIDERATIONS

District	Use	Area	Lot Frontage	Front	Yards Side	Rear
		(square feet)	(feet)	(feet)	(feet)	(feet)
CH	Row Commercial	40,000	150	30	20	20
	Multifamily dwellings	130,000 plus 10,000 per bedroom	200	100	30	30
	Hotel and motel	130,000 plus 2,000 per bedroom	200	100	30	30
	Row house or townhouse	130,000 plus 10,000 per bedroom	200	100	30	30
	Any other permitted structure or principal use	15,000	80	30	15	15
	Any permitted structure or principal use	15,000	80	30	15	15
	Any permitted structure or use, other than those listed above for the CH Zone	20,000	100	30	15	40

REGULATORY CONSIDERATIONS: MULTIFAMILY

Under Brewster's Zoning Bylaw:

- Multifamily dwelling is defined in Zoning Bylaw as 3 or more units
- Multifamily dwellings are allowed only in CH, by special permit, with 130,000 sq ft plus 10,000 sq ft per bedroom
- Planned Residential Development also allows multifamily in RL and RM special permit with 25 contiguous acres
- Multifamily dwellings in CH have a maximum of 25 percent building coverage of buildable uplands within lot area



REGULATORY CONSIDERATIONS: ADU/ACDU

- Current ADU bylaw requires that an ADU not be more than 40 percent of the primary residence or 900 square feet, whichever is smaller.
- Other Lower Cape communities either do not have a percentage limitation (only a square footage cap) or have a 50 percent limit, which is in line with the Cape Cod Commission's model ADU bylaw.
- Confusing special permit provision for "accessory apartments" as a footnote in the zoning bylaw's "Area Regulations" may make the process confusing to homeowners, particularly because this provision does not include the 40 percent limit.
- The Town may wish to consolidate any references in the bylaw to accessory residential units to avoid duplication or confusion.



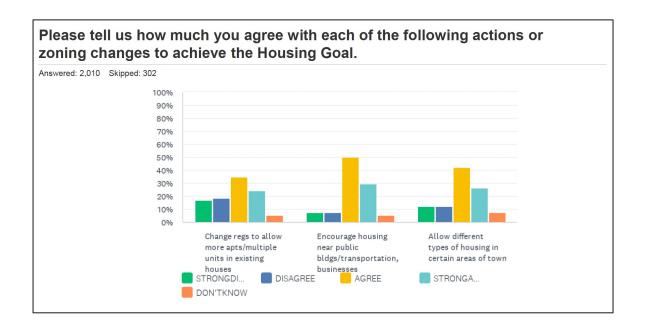
REGULATORY CONSIDERATIONS: MIXED USE

- The Town does not have a mixed-use bylaw that explicitly defines and allows commercial/residential mixed use in specific zoning districts.
- More clearly allowing mixed-use development in the CH or VB districts and building it into the Use Regulations and Area Regulations could provide an avenue for creating much-needed additional rental units.
- While the ACDU bylaw allows the creation of an accessory dwelling unit within or adjacent to a commercial building, it only does so as an accessory use and within the area requirements for commercial buildings currently defined under Table 2, Area Regulations.



SOCIO-POLITICAL CONSIDERATIONS

- Input gathered during this Housing Plan community engagement process indicated public acknowledgement that the cost of housing is a barrier for the average household and that supply is an issue at a range of income levels.
- However, survey open response comments on indicate there may be the continued need for community conversations about housing.
- Additionally, results from the Vision
 Planning community survey showed
 overall less support for the housing goals
 than other topics. (See right.)



Making progress on these efforts will require continued strong political leadership regarding housing issues and raising community awareness about the relationship between housing and other issues facing the community.

QUESTIONS?







GOALS & STRATEGIES

BREWSTER HOUSING PRODUCTION PLAN 2022 UPDATE





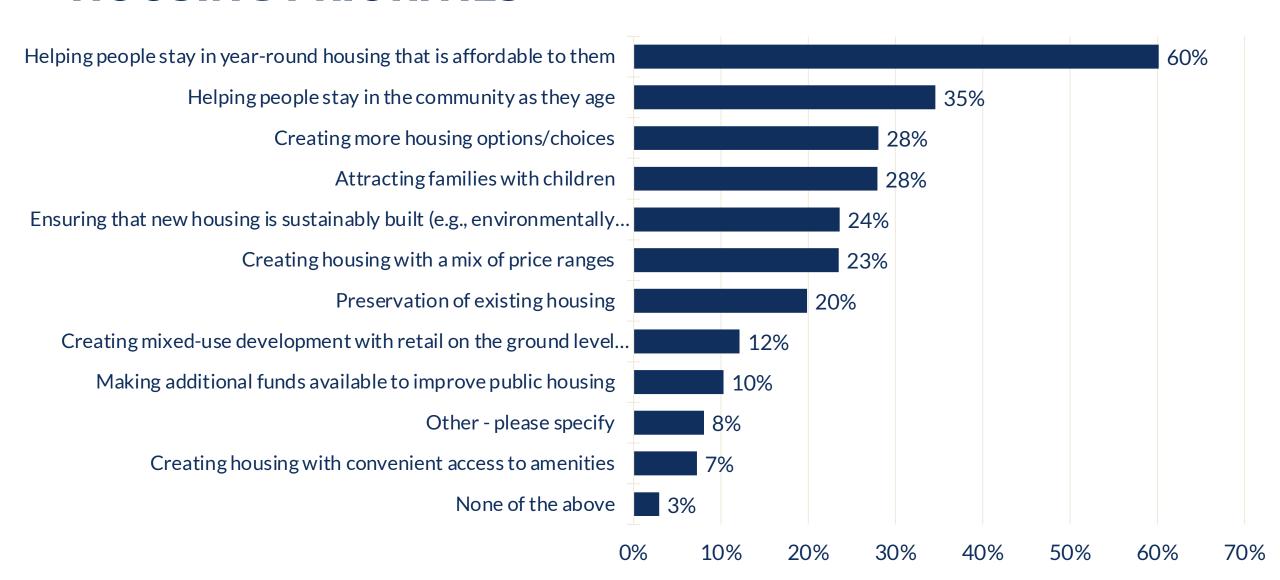


SURVEY OVERVIEW

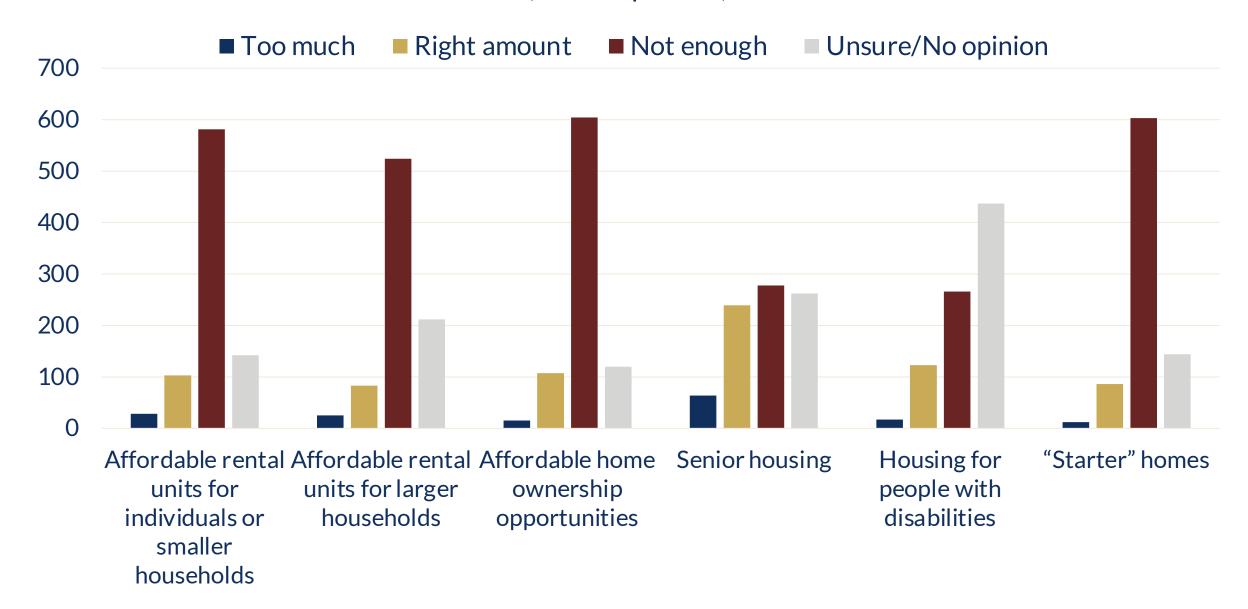
- 881 responses:
 - 68% year-round residents
 - 18% seasonal residents
 - 12% non-residents, a mix of people who:
 - o work in Brewster
 - were displaced from Brewster
 - live in neighboring communities
 - grew up in Brewster or have family in Brewster
 - work for a social or housing service provider
 - o other
 - 2% did not identify residency status



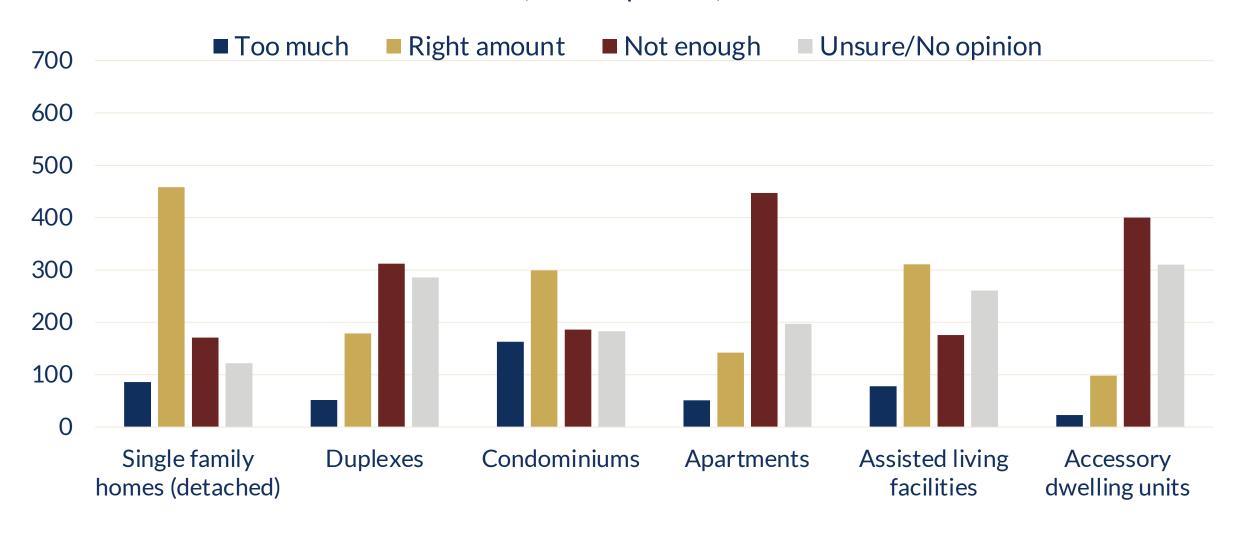
HOUSING PRIORITIES



Brewster has too much, not enough, or just the right amount of... (854 responses)



Brewster has too much, not enough, or just the right amount of... (837 responses)



COMPONENTS OF A HOUSING PRODUCTION PLAN

760 CMR 56.03(4)

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DRAFT GOALS – QUALITATIVE GOALS

- GOAL 1. Increase and diversify year-round housing options in Brewster for a range of income levels and household types.
- GOAL 2. Prevent displacement of current residents and facilitate housing mobility for households looking to move within or into Brewster.
- GOAL 3. Align development with the principles of the Town's Local Comprehensive Plan/Vision Plan.
- GOAL 4. Continue to build capacity to produce housing through staffing, funding, regional partnerships, advocacy and education, and relationships with nonprofit and for-profit developers.

DRAFT GOALS – QUANTITATIVE GOALS

METHOD #1: Based on 2010 Year-Round Housing Count (Current Official Target)											
	2022	2023	2024	2025	2026	Five Year Overall Goal					
Current Total Year-Round Census Units	4,803	4,803	4,803	4,803	4,803						
Target SHI Units	24	24	24	24	24	120					
Revised SHI Count	292	316	340	364	388	388					
Revised SHI	6.1%	6.6%	7.1%	7.6%	8.1%	8.1%					
10% Requirement	480	480	480	480	480						
Gap	188	164	140	116	92	92					



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Relationship Between Regulatory Framework & Brewster HPP Strategies

	44 13443	4/ 11/01		44 N4 A	44 114-1	
760 CMR 56.03	4(d)(1)	4(d)(2)	4(d)(3)	4(d)(4)	4(d)(5)	Other
DHCD Housing Production Plan Regulatory Requirement	The identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal.	The identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.	Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transitoriented housing, mixed-use development, inclusionary housing, etc.).	Identification of municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing.	Participation in regional collaborations addressing housing development.	While these strategies fall outside of the regulatory framework because they do not address production of SHI-eligible units, they nonetheless address existing housing needs including capacity as well as support for households struggling to remain in or move to Brewster.
Regulatory Reform Strategies 1-7	✓ Strategies 1-4		✓ Strategies 5-6			√ Strategy 7
Funding & Assets Strategies 8-17			✓ Strategy 15	✓ Strategies 16-17	✓ Strategy 8	✓ Strategies 9-14
Education & Advocacy Strategies 18-21	√ Strategy 19					√ Strategies 18, 20, 21
Local Planning & Policy Strategies 22-25		✓ Strategy 22	√ Strategy 24			✓ Strategy 23, 25
Community Resources & Local Support Strategies 26-29						✓ Strategies 26-29

DRAFT STRATEGIES: REGULATORY REFORM

STRATEGY 1. Reevaluate the existing ADU and ACDU bylaws and other references to accessory apartments and explore amendments to streamline these provisions and improve their efficacy.

STRATEGY 2. Amend zoning to clearly allow mixed uses that include housing in business-zoned areas.

STRATEGY 3. Conduct an inventory of nonconforming lots and consider allowing small affordable units on lots that are otherwise unbuildable under zoning based upon findings.

STRATEGY 4. Reevaluate the existing multifamily dwelling bylaw (Section 179-34) and consider amendments that could facilitate the production of multi-unit residential development.

DRAFT STRATEGIES: REGULATORY REFORM

STRATEGY 5. Explore measures to require or encourage the inclusion of affordable units in residential developments over a certain number of units.

STRATEGY 6. Allow and incentivize the adaptive reuse of existing buildings for the creation of affordable and mixed income housing.

STRATEGY 7. Working with the Board of Health and utilizing the findings of the ongoing Integrated Water Resource Management Plan, continue to identify appropriate wastewater treatment systems to enable the creation of denser housing development that can support the inclusion of affordable units.



QUESTIONS?







DRAFT STRATEGIES: FUNDING & ASSETS

STRATEGY 8. Continue to work with nearby communities on the Cape by pooling CPA funds and other revenue to construct affordable housing in suitable locations throughout the region and meet regional housing needs.

STRATEGY 9. Develop a five-year financial plan for the Brewster Affordable Housing Trust and determine whether additional funding streams should be explored.

STRATEGY 10. Based upon the BAHT five-year financial plan, explore other funding opportunities to support housing initiatives at a range of income levels.

STRATEGY 11. Consider establishing a Housing Opportunity Fund under the Affordable Housing Trust and regularly applying for CPA funds to build and replenish this resource annually.

STRATEGY 12. Explore local property tax incentives for the creation of affordable housing, such as offering a reduction of property taxes to an owner renting an affordable unit.

DRAFT STRATEGIES: FUNDING & ASSETS

STRATEGY 13. Continue to partner with the Brewster Housing Authority to provide more deeply affordable rental options for both families and older adults.

STRATEGY 14. Explore the feasibility and potential benefits of supporting the creation of a nonprofit Community Land Trust (CLT) to facilitate more affordable homeownership opportunities.

STRATEGY 15. Develop criteria for assessing a property's suitability for the creation of affordable and attainable housing.

STRATEGY 16. Inventory existing Town-owned land using the criteria developed to determine suitability for housing; develop and issue an RFP for the development of affordable and attainable housing on properties identified as suitable for housing development.

STRATEGY 17. If deemed necessary based upon the findings of the Town-owned land inventory, develop and issue an RFP for the acquisition of privately held land for the creation of affordable and attainable housing.

QUESTIONS?







DRAFT STRATEGIES: EDUCATION & ADVOCACY

STRATEGY 18. Develop a shared strategic plan for the Brewster Housing Partnership and Brewster Affordable Housing Trust that includes a comprehensive community education program regarding fair and affordable housing.

STRATEGY 19. Connect community education initiatives to each of the overarching topics of the Local Comprehensive Plan/Vision Plan.

STRATEGY 20. Continue to ensure regular participation by staff and members of Town bodies in available trainings on housing-related issues including fair housing, local and regional housing needs, comprehensive permit administration, and other relevant topics.

STRATEGY 21. Consider hosting an annual Housing Forum and inviting regional partners to cohost or collaborating and co-sponsoring existing regional opportunities.

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DRAFT STRATEGIES: LOCAL POLICY & PLANNING

STRATEGY 22. Continue to make good use of Chapter 40B, including the Local Initiative Program (LIP), as a vehicle for creating affordable housing.

STRATEGY 23. Continue to monitor the impacts of short-term rentals on the availability of year-round rental units; review and consider changes to local policies accordingly.

STRATEGY 24. Develop design guidelines for multi-unit housing.

STRATEGY 25. Increase housing staff capacity to ensure continued and consistent collaboration with the Building, Conservation, Health, and Planning Departments.



DRAFT STRATEGIES: COMMUNITY RESOURCES & LOCAL SUPPORT

STRATEGY 26. Continue the CDBG-funded housing rehabilitation program to enable income-eligible homeowners to make critical home repairs.

STRATEGEY 27. Evaluate the Rental Assistance Program and consider offering a Family Self-Sufficiency component to the program.

STRATEGY 28. Continue efforts to preserve SHI homes, including evaluating the "buy down"/down payment/closing cost assistance program and considering adjustments to meet current needs.

STRATEGY 29. Explore other opportunities for direct support for eligible households, including partnerships with local non-profits and housing assistance providers.



QUESTIONS?







NEXT STEPS

- Members of the community are encouraged to review the draft HPP and provide comments to Housing Coordinator Jill Scalise at <u>jscalise@brewster-ma.gov</u> by June 30, 2022. The draft is available online at the Brewster Housing Office webpage.
- BPG will revise the draft plan according to feedback received in consultation with Town staff and the Housing Partnership.
- The Select Board and Planning Board will convene again on July 11 regarding the final adoption of the plan.



DRAFT Housing Production Plan 2022-2027

In Compliance with 760 CMR 56.03(4)

Draft prepared for: The Town of Brewster

by: Barrett Planning Group LLC





TOWN OF BREWSTER Housing Production Plan

Thank you!